



TRICARE Dental Program (TDP)

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TRICARE Dental Program (TDP)

- **United Concordia Companies Inc. (UCCI) is the contractor**
- **Multiple Initiatives occurring - Verification Process and TRDP coming OCONUS**
- **OCONUS Non-Availability and Referral Forms (NARF)s**
- **Host Nation Provider Designations**
- **TRICARE Global Remote Overseas (TGRO)**



TRICARE Dental Program (TDP)

- **New Contract began 1 Feb 2006**
 -Implants were a new benefit
- **Non-availability and Referral Forms (NARF)s are needed for orthodontics and implants in both remote and non-remote countries**
- **NARFs for both comprehensive orthodontic treatment and for dental implants are given to beneficiaries after a review and approval of the treatment plan by the TAO-Europe Dental Office**



TRICARE Dental Program (TDP)

- TDP came overseas in 1999
- Currently we are seeing increased usage of the TDP due to more demand for family member dental care, and less capacity in the military clinics to meet those treatment needs
- TDP Overseas benefits are better than the stateside benefits - patient cost shares are paid, amount over the maximum allowable charges are paid, 50% versus \$1500 paid for orthodontic benefit



TRICARE TDP OCONUS

- **Sponsors must be enrolled in the TDP for family members to utilize the dental insurance program**
- **Premiums - Single family members - \$12.12 per month, multiple family members - \$30.29 per month**
- **The TDP CONUS and OCONUS administered by United Concordia Companies Inc. (UCCI)**
- **TDP enrollees are eligible for care worldwide:**
 - **At OCONUS Dental Treatment Facilities and with listed OCONUS civilian providers**
 - **Civilian providers in the United States**
- **Must be command sponsored for OCONUS benefit**



TDP OCONUS Cost Shares

- **\$1200 annual maximum benefit for non-orthodontic care per enrollee per contract year (1 Feb- 31 Jan)**
- **\$1500 maximum lifetime orthodontic benefit**
 - Eligibility for orthodontic benefits are for children up to age 21, full time students and spouses up to age 23
- **Sponsor/family members are responsible for non-covered services and charges over the maximum benefit**



TDP OCONUS Cost Shares

- **Restorative, Endodontics, Periodontics & Oral Surgery Services - TDP pays 100% of billed charge**
 - Government pays cost shares
- **Other Restorative (onlays, crowns, bridges), Prosthodontics, and Implants**
 - UCCI pays 50% up to yearly maximum of \$1200
- **The government pays amounts that are above the maximum allowable charge**
- **Orthodontics - UCCI and the Government pay 50% of the total cost OCONUS**



TRICARE OCONUS Preferred Dentists

- TMA has issued a contract to SAIC making them responsible for certification of providers and for finding providers who will file claims with UCCI
- Providers who will file claims directly with the insurance company, UCCI, will be designated as Preferred Dentists
- The contract to do this took effect in Aug 2008. We are already trying to find providers who will file the claims directly with the insurance provider - UCCI
- Preferred Dentists will be so designated at the TDP web site - currently we have 130 listed "Preferred Dentists"



TRICARE OCONUS Verified Dentists

- A verified dentist is a dentist who has been visited by dental clinic personnel or SAIC representatives and they have had a TMA dental criteria sheet completed and on file
- They have had the claim filing proposition discussed with them, but they have elected to continue to have the patients pay for care at the time of service and then patients file the claim
- Verified dentists will be listed at the TAO web site, but not as “Preferred Dentists”



Host Nation Provider

Criteria

Host Nation Providers must meet certain criteria before being designated as a Preferred or a Verified Dentist:

- Must speak English**
- Must be a graduate of a dental school**
- Must be licensed in their country**
- Wear mask and gloves when treating patients**
- Must sterilize their instruments**
- Must meet 15 other clinical requirements**



TRICARE Dental Program

Facts

- **Approximately 55% of eligible family members in overseas locations are enrolled in the TDP**
- **Of this 55% only about 20% of these enrollees utilize the program in any given year**
- **Younger or lower ranking members tend to have lower enrollment rates than NCOs and Officers**
- **81% of the claims filed from OCONUS locations are filed by the dental provider for the patient**
- **Overseas claims makeup only 3% of the total**



TRICARE Global Remote Overseas (TGRO) Locations

- In Remote OCONUS locations Active Duty Members should contact International SOS when they are in need of dental treatment
- Treatment under \$500 is approved by and paid by International SOS
- Treatment costing over \$500 must have a treatment plan and radiographs sent to ISOS, treatment is then reviewed and approved by TAO-E - ISOS then guarantees payment
- TGRO Family members should utilize the TDP



TRICARE Retiree Dental Program (TRDP)

- A new TRDP contract was awarded to Delta Dental Plans and began on 1 Oct 2008
- As a part of this contract, the TRDP was extended to overseas areas on 1 Oct 2008
- Specifics of the Enhanced Overseas TRDP are available at the web site www.trpd.org or toll free at 0800 2255 288 then dial 866 721 8737
- TRDP premiums are neither subsidized by the government nor are patient cost shares paid by the government



TMA Dental Initiatives

- As of 1 July 2009 European AOR active duty members in the US on leave or on TDY will be covered for urgent or emergent care by the Active Duty Dental Program (ADDP). Contact UCCI for appointments or information.
- The Enhanced Overseas TRICARE Retiree Dental Program began - Oct 2008
- TMA Contract to Verify providers and to find Preferred Dentists - Began in Sept 2008



TRICARE Dental Program (TDP)

- **Dental insurance program that utilizes host nation dentists to supplement or replace care that is not available in Military Dental Clinics**
- **We are seeing increased usage of the TDP**
- **Military clinics are giving 35-40% of their available care to family members**
- **TRICARE Retiree Dental Program**
- **Numerous organizations involved in OCONUS dental care - UCCI, DDP, ISOS, SAIC, TCMP**

